Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

LISTING OF CLAIMS

1. (Currently Amended) A method performed by an information handling system ("IHS") for determining whether a financial transaction request is likely to be fraudulent, the method comprising: ~~in response to a plurality of rules having respective weights, determining whether a financial transaction request is likely fraudulent~~

receiving a first financial transaction request;

applying a plurality of rules to the first financial transaction request to determine a first score, each of the plurality of rules having a weight;

determining a first indication of whether the first financial transaction request is likely to be fraudulent based on the first score;

accessing an actual outcome of the first financial transaction request to determine a result indicating whether the first indication was correct based on the actual outcome; and

automatically modifying the weight of at least one of the plurality of rules based on the result.

2. (Currently Amended) The method of claim 1, and comprising: adjusting the weight of at least one of the plurality of rules ~~weights~~ in response to a command from a user.

3. (Currently Amended) The method of claim 1, ~~wherein the financial transaction request is a first financial transaction request,~~ and comprising: ~~in response to determining whether the first financial transaction request is actually fraudulent, adjusting the weights for determining whether a second financial transaction request is likely fraudulent~~

receiving a second financial transaction request; and

applying the plurality of rules to the second financial transaction request to determine a second score.

4. (Currently Amended) The method of claim 1, wherein the IHS is a first IHS, and comprising: receiving the first financial transaction request from a second IHS.

5. (Currently Amended) The method of claim 4, wherein receiving the first financial transaction request comprises: receiving the first financial transaction request from the second IHS through a global computer network.

6. (Currently Amended) The method of claim 5, and comprising: to the second IHS through the global computer network, outputting an indication of whether the first financial transaction request is likely fraudulent.

7. (Currently Amended) The method of claim 1, wherein the first financial transaction request includes information about a financial account that is associated with the first financial transaction request.

8. (Currently Amended) The method of claim 1[7], wherein determining the first indication includes~~the determining comprises: in response to the information about the financial account, and in response to information about a financial transaction that is associated with the financial transaction request, determining whether the financial transaction request is likely fraudulent~~ comparing the first score to a threshold.

9. (Currently Amended) The method of claim 1, wherein the plurality of rules include at least one positive rule that, if satisfied, indicates that a[the] financial transaction request has an increased likelihood of being non-fraudulent.

10. (Currently Amended) The method of claim 1, wherein the plurality of rules include at least one negative rule that, if satisfied, indicates that a[the] financial transaction request has a reduced likelihood of being non-fraudulent.

11. (Currently Amended) The method of claim 1, wherein the plurality of rules include: at least one positive rule that, if satisfied, indicates that a[the] financial transaction request has an increased likelihood of being non-fraudulent; and at least one negative rule that, if satisfied, indicates that a[the] financial transaction request has a reduced likelihood of being non-fraudulent.

12. (Currently Amended) The method of claim 11, wherein: a value of the at least one positive rule's weight is variable between zero and a number having a first +/- sign; and a value of the at least one negative rule's weight is variable between zero and a number having a second +/- sign opposite of the first +/- sign.

13. (Currently Amended) A method performed by an information handling system ("IHS") for determining whether a financial transaction request is likely to be fraudulent, the method comprising:

determining a first score for a first financial transaction request by applying a plurality of rules to the first financial transaction request, each of the plurality of rules having a weight;

determining whether the[a] first financial transaction request is actually fraudulent; and

in response to determining whether the first financial transaction request is actually fraudulent, automatically adjusting the weight of at least one of the ~~respective weights of a~~ plurality of rules for determining whether a second financial transaction request is likely fraudulent.

14. (Currently Amended) The method of claim 13, and comprising: ~~in response to the weights and rules, determining whether the second financial transaction request is likely fraudulent~~

outputting a first indication of whether the first financial transaction request is likely to be fraudulent based on the first score.

15. (Currently Amended) The method of claim 13[14], and comprising:

determining a second score for the second financial transaction request by applying the plurality of rules to the second financial transaction request;

determining whether the second financial transaction request is actually fraudulent; and

in response to determining whether the second financial transaction request is actually fraudulent, automatically adjusting the weight of at least one of the plurality of rules ~~weights~~ for determining whether a third financial transaction request is likely fraudulent.

16. (Currently Amended) The method of claim 13[14], wherein the IHS is a first IHS, and comprising: receiving the second financial transaction request from a second IHS.

17. (Original) The method of claim 16, wherein receiving the second financial transaction request comprises: receiving the second financial transaction request from the second IHS through a global computer network.

18. (Original) The method of claim 17, and comprising: to the second IHS through the global computer network, outputting an indication of whether the second financial transaction request is likely fraudulent.

19. (Original) The method of claim 13, wherein the first financial transaction request is actually non-fraudulent.

20. (Original) The method of claim 13, wherein the first financial transaction request is actually fraudulent.

21. (Original) The method of claim 13, wherein the first financial transaction request includes information about a financial account that is associated with the first financial transaction request.

22. (Currently Amended) The method of claim 13, and comprising: adjusting the weight of at least one of the plurality of rules ~~weights~~ in response to a command from a user.

23. (Currently Amended) The method of claim 13, wherein automatically adjusting the weight of at least one of the plurality of rules ~~weights~~ comprises: automatically adjusting the weight of at least one of the plurality of rules ~~weights~~ to improve a predictive accuracy of the plurality of rules~~weights~~.

24. (Currently Amended) The method of claim 13[23], wherein automatically adjusting the weight of at least one of the plurality of rules ~~weights~~ comprises: automatically adjusting the weight of at least one of the plurality of rules ~~weights~~ in response to a gradient descent algorithm.

25. (Currently Amended) The method of claim 15[23], and comprising:

in response to determining whether the first financial transaction request is actually fraudulent, adjusting a threshold ~~to improve a predictive accuracy of the threshold~~; and

~~in response to the weights and rules, determining a score that indicates whether the second financial transaction request is likely fraudulent, and~~ applying the threshold to the second score for determining whether the second financial transaction request is likely fraudulent.

26. (Currently Amended) The method of claim 13[25], wherein ~~adjusting the weights comprises:~~ the first financial transaction request is associated with a first customer and the second financial transaction request is associated with a second customer.

~~adjusting the weights in response to a gradient descent algorithm~~.

27. (Currently Amended) The method of claim 13, and comprising: in response to determining whether the first financial transaction request is actually fraudulent, storing an actual result for the first financial transaction request and the first financial transaction request to a valid transaction database ~~adjusting a threshold to improve a predictive accuracy of the threshold; and in response to the weights and rules, determining a score that indicates whether the second financial transaction request is likely fraudulent, and applying the threshold to the score for determining whether the second financial transaction request is likely fraudulent~~.

28. (Currently Amended) The method of claim 13[27], and comprising: in response to determining whether the first financial transaction request is actually fraudulent, storing an actual result for the first financial transaction request and the first financial transaction request to an invalid transaction database~~wherein adjusting the weights comprises: adjusting the weights in response to a gradient descent algorithm~~.

29-32. (Canceled)

33. (Currently Amended) A system, comprising:

an information handling system ("IHS") for receiving a first financial transaction request; ~~in response to a plurality of rules having respective weights,~~ determining whether the[a] financial transaction request is likely fraudulent by applying a plurality of rules to the financial transaction request, each of the plurality of rules having a weight; and automatically adjusting the weight of at least one of the plurality of rules based on an actual outcome of the financial transaction request.

34. (Currently Amended) The system of claim 33, wherein the IHS is for adjusting the weight of at least one of the plurality of rules~~weights~~ in response to a command from a user.

35. (Currently Amended) The system of claim 33, wherein determining whether the financial transaction request is likely fraudulent includes determining a score for the financial transaction request and outputting an indication of whether the financial transaction request is likely to be fraudulent based on the score~~the financial transaction request is a first financial transaction request, and wherein the IHS is for: in response to determining whether the first financial transaction request is actually fraudulent, adjusting the weights for determining whether a second financial transaction request is likely fraudulent~~.

36. (Original) The system of claim 33, wherein the IHS is a first IHS, and wherein the first IHS is for receiving the financial transaction request from a second IHS.

37. (Original) The system of claim 36, wherein the first IHS is for receiving the financial transaction request from the second IHS through a global computer network.

38. (Original) The system of claim 37, wherein the first IHS is for: to the second IHS through the global computer network, outputting an indication of whether the financial transaction request is likely fraudulent.

39. (Original) The system of claim 33, wherein the financial transaction request includes information about a financial account that is associated with the financial transaction request.

40. (Currently Amended) The system of claim 33[39], wherein the IHS is for: storing the actual outcome and the financial transaction request to at least one of a valid transaction database

and an invalid transaction database~~in response to the information about the financial account, and in response to information about a financial transaction that is associated with the financial transaction request, determining whether the financial transaction request is likely fraudulent~~.

41. (Currently Amended) The system of claim 33, wherein the plurality of rules include at least one positive rule that, if satisfied, indicates that a[the] financial transaction request has an increased likelihood of being non-fraudulent.

42. (Currently Amended) The system of claim 33, wherein the plurality of rules include at least one negative rule that, if satisfied, indicates that a[the] financial transaction request has a reduced likelihood of being non-fraudulent.

43. (Currently Amended) The system of claim 33, wherein the plurality of rules include: at least one positive rule that, if satisfied, indicates that a[the] financial transaction request has an increased likelihood of being non-fraudulent; and at least one negative rule that, if satisfied, indicates that a[the] financial transaction request has a reduced likelihood of being non-fraudulent.

44. (Currently Amended) The system of claim 43, wherein: a value of the at least one positive rule's weight is variable between zero and a number having a first +/- sign; and a value of the at least one negative rule's weight is variable between zero and a number having a second +/- sign opposite of the first +/- sign.

45. (Currently Amended) A system, comprising: an information handling system ("IHS") for: determining whether a first financial transaction request is likely to be fraudulent by applying a plurality of rules to the first financial transaction request, each of the plurality of rules having a weight; determining whether the first financial transaction request is actually fraudulent; and, in response to determining whether the first financial transaction request is actually fraudulent, adjusting the weight of at least one of the ~~respective weights of a~~ plurality of rules for determining whether a second financial transaction request is likely fraudulent.

46. (Currently Amended) The system of claim 45, wherein the IHS is for: ~~in response to the weights and rules~~, determining whether the second financial transaction request is likely fraudulent by applying the plurality of rules to the second financial transaction request.

47. (Currently Amended) The system of claim 46, wherein the IHS is for: ~~determining whether the second financial transaction request is actually fraudulent; and,~~ in response to determining whether the second financial transaction request is actually fraudulent, adjusting the weight of at least one of the plurality of rules~~weights~~ for determining whether a third financial transaction request is likely fraudulent.

48. (Original) The system of claim 46, wherein the IHS is a first IHS, and wherein the first IHS is for receiving the second financial transaction request from a second IHS.

49. (Original) The system of claim 48, wherein the first IHS is for receiving the second financial transaction request from the second IHS through a global computer network.

50. (Original) The system of claim 49, wherein the first IHS is for: to the second IHS through the global computer network, outputting an indication of whether the second financial transaction request is likely fraudulent.

51. (Original) The system of claim 45, wherein the first financial transaction request is actually non-fraudulent.

52. (Original) The system of claim 45, wherein the first financial transaction request is actually fraudulent.

53. (Original) The system of claim 45, wherein the first financial transaction request includes information about a financial account that is associated with the first financial transaction request.

54. (Currently Amended) The system of claim 45, wherein the IHS is for adjusting the weight of at least one of the plurality of rules~~weights~~ in response to a command from a user.

55. (Currently Amended) The system of claim 45, wherein the IHS is for adjusting the weight of at least one of the plurality of rules~~weights~~ to improve a predictive accuracy of the weights.

56. (Currently Amended) The system of claim 45[55], wherein the IHS is for adjusting the weight of at least one of the plurality of rules~~weights~~ to improve the predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm.

57. (Currently Amended) The system of claim 45[55], wherein the IHS is for: in response to determining whether the first financial transaction request is actually fraudulent, adjusting a threshold ~~to improve a predictive accuracy of the threshold; and, in response to the weights and rules~~, determining a score that indicates whether the second financial transaction request is likely fraudulent, and applying the threshold to the score for determining whether the second financial transaction request is likely fraudulent.

58. (Currently Amended) The system of claim 45[57], wherein the plurality of rules includes at least one of a positive rule that, if satisfied, indicates that a financial transaction request has an increased likelihood of being non-fraudulent and a negative that, if satisfied, indicates that a financial transaction request has a reduced likelihood of being non-fraudulent~~IHS is for: adjusting the weights to improve the predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm~~.

59. (Currently Amended) The system of claim 45 , wherein the IHS is for: storing an actual result of the first financial transaction request and the first financial transaction request in a valid transaction database~~in response to determining whether the first financial transaction request is actually fraudulent, adjusting a threshold to improve a predictive accuracy of the threshold; and, in response to the weights and rules, determining a score that indicates whether the second~~

~~financial transaction request is likely fraudulent, and applying the threshold to the score for determining whether the second financial transaction request is likely fraudulent~~.

60. (Currently Amended) The system of claim 45[59], wherein the IHS is for: storing an actual result of the first financial transaction request and the first financial transaction request in an invalid transaction database~~adjusting the weights to improve a predictive accuracy of the weights by adjusting the weights in response to a gradient descent algorithm~~.

61-96. (Canceled)

97. (New) A method for determining whether a financial transaction request is likely to be fraudulent, the method comprising:

automatically adjusting the weight of at least one of a plurality of rules based on an indiction of whether a previous financial transaction request is likely to be fraudulent as determined based on the plurality of rules and an actual outcome of the previous financial transaction request.

98. (New) The method of claim 97, further comprising applying the plurality of rules to a subsequent financial transaction request.

99. (New) The method of claim 97, further comprising determining a first score for the previous financial transaction request by applying the plurality of rules to the previous financial transaction request.

100. (New) The method of claim 99, further comprising determining the indication of whether the previous financial transaction request is likely to be fraudulent by applying a first threshold to the first score.

101. (New) The method of claim 100, further comprising automatically adjusting the threshold based on whether the indication was correct.

102. (New) The method of claim 97, further comprising storing the actual outcome and the previous financial transaction to a valid transaction database if the indication was correct.

103. (New) The method of claim 97, further comprising storing the first actual outcome and the financial transaction to an invalid transaction database if the indication was incorrect.

104. (New) The method of claim 97, further comprising adjusting the weight of at least one of the plurality of rules in response to a command received from a user.

105. (New) The method of claim 97, wherein the previous financial transaction request includes financial account information.

106. (New) The method of claim 105, wherein the financial account information includes at least one of account holder information, account number information, account expiration information, and account billing address information.

107. (New) The method of claim 97, wherein the previous financial transaction request includes transaction information.

108. (New) The method of claim 107, wherein the transaction information includes at least one of transaction shipping information and transaction type information.

109. (New) The method of claim 107, wherein the transaction information includes Internet Protocol address information.

110. (New) The method of claim 109, wherein the Internet Protocol address information includes an Internet Protocol address associated with a customer.

111. (New) The method of claim 97, wherein adjusting the weight of at least one of the plurality of rules includes adjusting the weight of at least one of the plurality of rules based on a gradient descent algorithm.

112. (New) The method of claim 97, wherein adjusting the weight of at least one of the plurality of rules includes automatically modifying the weight of at least one of the plurality of rules in approximately real-time based on when the actual outcome of the previous financial transaction request is available.

113. (New) The method of claim 97, wherein each of the plurality of rules is associated with a first number representing a number of past, actual fraudulent transaction requests satisfying the rule.

114. (New) The method of claim 113, wherein modifying the weight of at least one of the plurality of rules includes increasing the weight of one of the plurality of rules that is associated with a larger first number than other rules included in the plurality of rules.

115. (New) The method of claim 97, wherein each of the plurality of rules is associated with a second number representing a number of past, actual non-fraudulent financial transaction requests satisfying the rule.

116. (New) The method of claim 115, wherein modifying the weight of at least one of the plurality of rules includes increasing the weight of one of the plurality of rules that is associated with a larger second number than other rules included in the plurality of rules.